

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. — 23. (Cancelled)
24. (New) A method for approving a transaction, comprising:
 - receiving a request to approve the transaction from a first device;
 - sending a user authorization request based on the request to approve the transaction to a second device associated with an authorized individual;
 - receiving a response to the user authorization request from the authorized individual;
 - and
 - sending a response to the request to approve the transaction to the first device based on the response to the user authorization request.
25. (New) The method of claim 24, wherein the authorized individual initiates the transaction.
26. (New) The method of claim 24, wherein the authorized individual regulates financial transactions of an individual initiating the transaction.
27. (New) The method of claim 26, wherein the authorized individual is a parent.
28. (New) The method of claim 24, wherein the request to approve the transaction is received by a clearance agency.
29. (New) The method of claim 24, wherein the first device is at least one selected from a group consisting of an automatic teller machine, a credit card reader, a debit card reader, and a smart card reader.
30. (New) The method of claim 24, wherein the transaction meets an amount criterion.
31. (New) The method of claim 24, wherein the first device is associated with a transaction site and the transaction site is outside a geographical region.

32. (New) The method of claim 24, further comprising:
determining the second device based on a pre-defined method before sending the user authorization request.
33. (New) The method of claim 24, wherein the second device is at least one selected from a group consisting of a telephone, a wireless phone, a personal digital assistant, a pager, an internet appliance, and a computer.
34. (New) The method of claim 24, wherein the response to the user authorization request is received from the authorized party using the second device.
35. (New) The method of claim 24, wherein the response to the user authorization request is received from the authorized party using a third device.
36. (New) The method of claim 24, wherein the response to the user authorization request comprises at least one response selected from a group consisting of an approval response, a denial response, a default response, and a fraud response.
37. (New) A method for approving a transaction, comprising:
receiving a request to approve the transaction from a first device associated with a merchant;
sending a user authorization request based on the request to approve the transaction to a second device associated with a customer of the merchant, wherein the customer initiates the transaction;
receiving a response to the user authorization request from the customer; and
sending a response to the request to approve the transaction to the first device based on the response to the user authorization request.
38. (New) The method of claim 37, wherein the response to the user authorization request is received from the customer using the second device.
39. (New) The method of claim 37, wherein the response to the user authorization request is received from the customer using a third device.

40. (New) A system for approving a transaction, comprising:
- a first device configured to generate a request to approve the transaction;
 - a clearance agency operatively connected to the first device and configured to generate a user authorization request based on the request to approve the transaction; and
 - a second device operatively connected to the clearance agency and configured to generate a response to the user authorization request,
- wherein the clearance agency is further configured to generate a response to the request to approve the transaction based on the response to the user authorization request.
41. (New) The system of claim 40, wherein the first device is at least one selected from a group consisting of an automatic teller machine, a credit card reader, a debit card reader, and a smart card reader.
42. (New) The system of claim 40, wherein the second device is at least one selected from a group consisting of a telephone, a wireless phone, a personal digital assistant, a pager, an internet appliance, and a computer.
43. (New) The system of claim 40, further comprising:
- a third device operatively connected to the clearance agency and configured to receive the user authorization request from the clearance agency.
44. (New) The system of claim 40, wherein the second device is associated with an authorized individual, wherein the authorized individual initiates the transaction.
45. (New) The system of claim 40, wherein the second device is associated with an authorized individual, wherein the authorized individual regulates financial transactions of an individual initiating the transaction.
46. (New) The system of claim 40, wherein the response to the user authorization request comprises at least one response selected from a group consisting of an approval response, a denial response, a default response, and a fraud response.